

BCSB BANCORP, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3832949	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets		\$639		
Loans		\$359		
Construction & development		\$34		
Closed-end 1-4 family residential		\$131		
Home equity		\$35		
Credit card		\$0		
Other consumer		\$2		
Commercial & Industrial		\$8		
Commercial real estate		\$136		
Unused commitments		\$45		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$167		
Asset-backed securities		\$0		
Other securities		\$5		
Cash & balances due		\$73		
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)		\$0		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$0		
Open-end HELOC originations sold (quarter)		\$0		
Liabilities		\$576		
Deposits		\$563		
Total other borrowings		\$1		
FHLB advances		\$0		
Equity				
Equity capital at quarter end		\$63		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA	
Performance Ratios				
Tier 1 leverage ratio		10.1%	--	
Tier 1 risk based capital ratio		16.1%	--	
Total risk based capital ratio		17.1%	--	
Return on equity ¹		3.8%	--	
Return on assets ¹		0.4%	--	
Net interest margin ¹		3.4%	--	
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}		26.8%	--	
Loss provision to net charge-offs (qtr)		19.6%	--	
Net charge-offs to average loans and leases ¹		1.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development		12.6%		1.3%
Closed-end 1-4 family residential		5.0%		-0.5%
Home equity		0.0%		0.0%
Credit card		0.0%		0.0%
Other consumer		0.0%		0.0%
Commercial & Industrial		2.0%		3.4%
Commercial real estate		3.0%		-0.1%
Total loans		4.2%		0.4%